

## DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO (LCR) AS ON 31.12.2023

The RBI through a supplementary guideline issued on March 31, 2015 had stipulated the implementation of LCR at a consolidated level from January 1, 2016 and accordingly, LCR has been computed at Group level.

The entities covered in the Group LCR are SBI and seven Overseas Banking Subsidiaries - Commercial Indo Bank LLC, Moscow, Nepal SBI Bank Ltd., State Bank of India (California), SBI Canada Bank, State Bank of India (Mauritius) Ltd, PT Bank SBI Indonesia and State Bank of India (UK) Ltd.

SBI Group LCR comes to 138.60% as on 31<sup>st</sup> December 2023 based on average of three months October, November and December 2023, which is above the minimum regulatory requirement of 100%.

The Group has been maintaining HQLA mainly in the form of SLR investments over and above the mandatory requirements. Retail deposits constitute major portion of total funding sources, and such funding sources are well diversified. Management is of the view that the Bank has sufficient liquidity cover to meet its likely future short-term requirements.

Group Liquidity Coverage Ratio (LCR) as on quarter ended 31.12.2023 (Oct-December, 2023)					
LIQUIDITY COVERAGE RATIO					
State Bank of India Group		(INR in Crs)			
		Quarter ended December 31, 2023		Quarter ended Sept 30, 2023	
GLCR COMPONENTS		Total Unweighted Value (Average)**	Total Weighted Value (Average)	Total Unweighted Value (Average)**	Total Weighted Value (Average)
<b>HIGH QUALITY LIQUID ASSETS (HQLA)</b>					
1	Total High Quality Liquid Assets(HQLA)		14,22,225		14,18,242
<b>CASH OUTFLOWS</b>					
2	Retail Deposits and deposits from small business customers, of which:				
	(i) Stable deposits	9,73,218	48,661	9,53,708	47,685
	(ii) Less Stable Deposits	22,58,617	2,25,862	22,07,929	2,20,793
3	Unsecured wholesale funding, of which:				
	(i) Operational deposits(all counterparties)	230	57	216	53
	(ii) Non-operational deposits(all counterparties)	12,52,935	7,36,431	12,22,809	7,10,853
	(iii) Unsecured debt	0	0	0	0
4	Secured wholesale funding	79,928	1,195	42,282	997
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	3,46,959	3,46,959	3,64,624	3,64,624
	(ii) Outflows related to loss of funding on debt products	0	0	0	0
	(iii) Credit and liquidity facilities	1,19,177	36,489	1,08,542	34,105
6	Other contractual funding obligations	59,606	59,606	53,493	53,493
7	Other contingent funding obligations	9,68,061	38,559	9,33,228	37,392
<b>8</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>60,58,731</b>	<b>14,93,819</b>	<b>58,86,830</b>	<b>14,69,996</b>
<b>CASH INFLOWS</b>					
9	Secured lending(eg. Reverse repos)	8,722	0	33,127	0
10	Inflows from fully performing exposures	4,57,008	4,20,686	4,92,349	4,56,021
11	Other cash inflows	60,626	46,989	59,743	45,410
<b>12</b>	<b>TOTAL CASH INFLOWS</b>	<b>5,26,356</b>	<b>4,67,674</b>	<b>5,85,218</b>	<b>5,01,432</b>
13	<b>TOTAL HQLA</b>		14,22,225		14,18,242
14	<b>TOTAL NET CASH OUTFLOWS</b>		10,26,145		9,68,564
<b>15</b>	<b>LIQUIDITY COVERAGE RATIO(%)</b>		<b>138.60%</b>		<b>146.43%</b>

\*\* Monthly average of 3 months data considered for Overseas Banking Subsidiaries and daily average considered for SBI(Solo).